IN THE CLAIMS

1. (original) A transaction authorisation system comprising means for authorising a transaction according to stored conditions and for interfacing with a transaction system, wherein

the authorisation system (2) comprises an authorisation model (4) having a plurality of authority states (10) defining a plurality of required signatories for authorisation of a proposed transaction;

the system (2) comprises means for allowing online user definition and updating of the model (4) using user client systems; and

the system comprises means (3) for receiving a request for a proposed transaction, for determining an applicable authority state (10), and for authorising the proposed transaction when sufficient signatory approvals have been received to satisfy the authority state.

2. (original) A transaction authorisation system as claimed in claim 1, wherein at least some authority states comprises a signatory group (21) of signatory nodes (24), whereby all signatories of the group must approve.

3. (original) A transaction authorisation system as claimed in claim 1, wherein at least some authority states (10) comprise a signatory set (30) of signatory nodes (31), whereby any one signatory of the set must approve.

4. (original) A transaction authorisation system as claimed in claim 2, wherein at least some authority states (10) comprise a complex hierarchical structure of groups and sub-groups, the structure comprising at least three hierarchical levels.

5. (original) A transaction authorisation system as claimed in claim 3, wherein at least some authority states (10) comprise a hierarchical structure of sets and sub-sets.

6. (original) A transaction authorisation system as claimed in claim 1, wherein each authority state (10) is associated with a transaction type as defined by conditions (11).

7. (original) A transaction authorisation system as claimed in claim 6, wherein the system (2) comprises a template update interface comprising means for allowing users to update and define the conditions using a graphical display.

8. (original) A transaction authorisation system as claimed in claim 7, wherein said interface (30) comprising means for allowing users to define the authority states (10) using a graphical display.

9. (original) A transaction authorisation system as claimed in claim 7, wherein the system (2) comprises means for storing a user-defined template for each associations of conditions (11) and authority state (10), for determining (42) a relevant template for a proposed transaction if parameters of the proposed transaction satisfy the conditions, and for retrieving an authority state (10) associated with the template.

10. (original) A transaction authorisation system as claimed in claim 1, wherein the system comprises means for transmitting (49) a notification to all signatories of a selected authority state (10), and for dynamically monitoring (50) received responses to determine if the authority state is satisfied.

11. (original) A transaction authorisation system as claimed in claim 1, wherein the system (2) further comprises means for downloading a wizard program (55) via an encrypted connection to a user client system (1), the wizard program (55) being for guiding a user through a process of defining the control model (4).

12. (original) A transaction authorisation system as claimed in claim 1, wherein the system (2) comprises an online server (3) for user access, said server comprising:-

a web channel (60, 61) for user control model definition; and

a channel manager (70, 71, 72) for real time transaction execution.

13. (original) A transaction authorisation system as claimed in claim 12, wherein the web channel comprises an account list filter (61) comprising means for building a list of allowable funding accounts associated with a user.

14. (original) A transaction authorisation system as claimed in claim 12, wherein the web channel further comprises a transaction type filter (60) comprising means for building a list of allowable transaction types associated with a user.

15. (original) A transaction authorisation system as claimed in claim 12, wherein the channel manager comprises an authorisation data manager (71) comprising means for building look-up tables within objects by querying a rule database.

16. (original) A transaction authorisation system as claimed in claim 15, wherein the authorisation data manager (71) comprises means for building said objects at the start of a user session

and for caching said objects for processing of request by the user.

17. (original) A transaction authorisation system as claimed in claim 15, wherein the channel manager comprises an authorisation rule engine (70) comprising means for querying the authorisation data manager (71) to check if a proposed transaction meets transaction conditions, and for managing notification of signatures specified in the relevant authority state.

18. (original) A transaction authorisation system as claimed in claim 17, wherein the system further comprises a role manager (72) comprising means for:-

authenticating a user to determine a user identifier;

using the identifier to determine a plurality of roles associated with the user, said roles containing access level permission values;

building a role object comprising a combination of all of said role permission values; and

using said role object to control user access to the system during a session.

19. (original) A transaction authorisation system as claimed in claim 18, wherein said permissions comprise "enabled", "excluded", and "don't care" flags for a user for an access level.

20. (original) A transaction authorisation system as claimed in claim 19, wherein the role manager comprises means for combining

the permission values with an excluded flag over-riding enabled flags.

21. (cancelled)

22. (original) A computer program product comprising software code for performing authorisation operations of an authorisation system of claim 1 when executing on a digital computer.